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Productive Zakat Management through the Zakat Community Development Program in Bengkulu Province

Hariya Toni

Institut Agama Islam Negeri Curup, Bengkulu

*Email: hariyatoni79@gmail.com

ABSTRACT

This study analyzes the productive zakat management carried out by BAZNAS Bengkulu Province to solve poverty problems. Research is directed by exploring the Zakat Community Development (ZCD) program's planning, implementation, and supervision. This research was conducted with a qualitative approach through case studies. The data was collected through observation techniques, in-depth interviews, and documentation. The results showed that productive zakat management had been carried out well by BAZNAS Bengkulu. This is measured from the realization of the ZCD program from planning to monitoring. In the planning aspect, the ZCD program's realization is carried out by mustabiks through developing business capital, developing competencies, and improving service to consumers. In the implementation aspect, the ZCD program can increase mustabik's income to achieve empowerment in forming a prosperous and independent society. Meanwhile, in the aspect of supervision in the ZCD program, it still needs to be improved so that supervision is carried out to mentor and coach mustabik periodically and continuously.

Keywords: *productive zakat; ZCD; mustabik.*

ABSTRAK

Penelitian ini bertujuan untuk menganalisis manajemen zakat produktif yang dilakukan oleh BAZNAS Provinsi Bengkulu dalam upaya penyelesaian permasalahan kemiskinan. Penelitian menggali proses perencanaan, pelaksanaan dan pengawasan program *Zakat Community Development (ZCD)*. Penelitian ini dilakukan dengan pendekatan kualitatif melalui studi kasus. Pengumpulan data dilakukan dengan observasi, wawancara mendalam dan dokumentasi. Hasil penelitian menunjukkan bahwa manajemen zakat produktif telah dilaksanakan dengan baik oleh BAZNAS Bengkulu. Hal ini diukur dari realisasi program ZCD dari mulai perencanaan sampai dengan pengawasan. Pada aspek perencanaan, realisasi program ZCD dilakukan oleh para *mustabik* dengan cara pengembangan modal usaha, pengembangan kompetensi dan peningkatan pelayanan konsumen. Pada aspek pelaksanaan, program ZCD dipandang mampu meningkatkan penghasilan *mustabik* sehingga tujuan *caturdaya* dapat tercapai. Sementara pada aspek pengawasan dalam program ZCD ini masih perlu ditingkatkan, pengawasan dilakukan dengan pendampingan dan pembinaan *mustabiq* secara berkala dan berkelanjutan.

Kata Kunci: Zakat produktif; ZCD; *mustabik*.

INTRODUCTION

Poverty is a multidimensional social problem faced by developing countries globally, one of which is Indonesia. To note that several dimensions directly contact poverty, for example, health, education, and finding decent work. A person's ability to meet basic daily needs is one approach to determining poverty levels in Indonesia.

Poverty is often associated with lack and difficulty in fulfilling daily needs. This problem is a social phenomenon that is faced by developing countries and can also be experienced by countries that are considered to have an advanced level of economic development. Economic development is a necessity and a conscious and planned effort of a nation to increase per capita income towards a prosperous society. This development is carried out by optimizing various potentials of the nation's resources, using natural resources, human resources, and other resources.

Poverty not only reflects incapacity and powerlessness but also shows the complexity of the processes that affect society and its policies. This complexity is related to policymaking that is not beneficial for the small community. This is what is meant by poverty due to the system. If allowed, then poverty will continue to roll and ensnare the next generation. It will even become a legacy that cannot be transferred to others. Comprehensive policies supported by effective programs are needed in order to solve this problem sustainably.

Poverty is seen as a person's inability to fulfill basic needs. Based on economic calculations, the category of poor people can be measured from the community's income and expenditure per capita below the poverty line every month. Poverty alleviation is basically still a big problem that needs to be resolved, both from the aspects of the economy, social services, and access, as well as from various other categories. Data from the Central Statistics Agency (BPS) Bengkulu province in March 2017, the number of poor people in Indonesia reached 27.77 million people or 10.64% of Indonesia's total population (Central Bureau of Statistics Bengkulu Province, 2017: 12).

Bengkulu is a province in Indonesia that is facing poverty problems. Based on data from the Central Statistics Agency (BPS), poverty in Bengkulu province reached 316.98 people, with 16.45% of the total population of 1,934 million people (Bengkulu Province Central Statistics Agency, 2017: 12). With the high level of poverty in Bengkulu province, it

needs special attention from all parties, one of the Bengkulu Province National Amil Zakat Agency (BAZNAS) one important instrument resolving poverty problems. The potential of Zakat, Infaq, and Shodaqoh (ZIS) from the Muslim community is one way to solve this problem. This refers to the ZIS conception, which is channeled into building equality and social justice.

In the context of da'wah, poverty alleviation strategies can be carried out through various integrative and collaborative efforts. At least two things can be done, first to motivate Muslims to foster solidarity and social solidarity. Second, da'wah is carried out through concrete actions and programs that can answer the da'wah object's needs. Da'wah bil-hal, preaching through social programs oriented towards mentoring, fostering, empowering, and empowering people. Especially in the economic aspect of the people (Mahfud, 2004: 123). One of them is through a zakat fund distribution program, which is consumptive and productive to create changes in the community.

Zakat is one of the poverty alleviations instruments. One of the BAZNAS programs is Zakat Community Development. This program is a productive zakat distribution oriented towards strengthening the people's economy as an effort to solve the problem of poverty. Referring to the [Law on the Amil Zakat Agency Number 23 of 2011](#), it is stated that the Amil Zakat Agency (BAZ) is one of the institutions that is legally appointed by the government as the manager of the zakat and is considered capable of managing zakat optimally in terms of collecting, distributing and utilizing zakat. Amil Zakat Agency is not only distributing zakat, but they also assist *mustahik* (zakat recipients) who receive assistance ([Law No. 23 of 2011](#)).

Bengkulu Province is an area that has considerable zakat potential. The potential for zakat in this province can reach 50 billion per year. However, this potential has not been able to be collected optimally, so that it has not been able to reach the potential figure of collecting zakat. The data on the collection and distribution of zakat submitted by BAZNAS through the Indonesian Zakat Outlook 2017 shows that Bengkulu province reached Rp. 3,343,412,809 with a distribution realization of Rp. 1,233,510,000 (36.87%). With this collection and distribution potential, Bengkulu province is in the below expectation category. Meanwhile, in Jambi province as the closest province to Bengkulu, the zakat collection reached Rp. 10,876,748,382 with a distribution realization of Rp. 7,516,263,000 (69.10%). With this amount, Jambi province is in a fairly

effective category. This data can be seen and compared to the huge difference between the potential for zakat and that which is collected and distributed ([BAZNAS Strategic Studies Center, 2017](#)).

The Zakat Community Development Program is a BAZNAS program that is engaged in empowering four things, known as *caturdaya*. So that this program is expected to have an impact on the economy of the *mustahik*. The program is carried out by referring to managing productive zakat properly and correctly by taking into account the causes of poverty and various social gaps in society. This is done through planning, organizing, mobilizing, and controlling the distribution of productive zakat to make zakat an instrument of poverty alleviation. By distributing zakat funds to the productive sector, it is seen that it will increase *mustahik*'s productivity and income. So that the poor have a steady income and can finance their lives. Moreover, he has savings as an investment in the future.

Research on zakat management programs and poverty alleviation efforts has been conducted before. [Shalihin's research \(2016\)](#) analyzed the Zakat Community Development (ZCD) program in economic development in Teluk Payo Village, Banyuasin Regency. It is concluded that the ZCD program can help solve poverty through an integrated approach in the economic and social fields (education, health, religion, environment, and others). This program is oriented toward building the mentality and skills to be independent. [Sumantri's research \(2017\)](#) analyzes the effectiveness of zakat funds in the ZCD program in South Sumatra. The research was conducted using CIBEST (Center of Islamic Business Economic Studies) analysis. The CIBEST approach consists of four quadrants, namely quadrant I (prosperity), quadrant II (material poverty), quadrant III (spiritual poverty), and quadrant IV (absolute poverty). The results of the study concluded that the ZCD program had contributed to reducing poverty. Besides, the CIBEST approach shows a change, even though the people of Teluk Payo still prioritize earning a living rather than praying on time.

[Solihah and Mulyadi's research \(2018\)](#) analyzes the realization of zakat management objectives based on [Law Number 23 of 2011](#) through the ZCD program in Sindanglaka Village, Cianjur Regency. The research was conducted with a normative juridical approach. The ZCD program had a significant influence on the community, so that there was a change in status from *mustahik* to *munfiq*. [Nurhasanah's research \(2019\)](#) analyzed ZCD in the feasibility study aspect in Mekarsari Village, Garut Regency. It is

concluded that Mekarsari Village has an IDZ value of 0.55, with a value of the economic dimension of 0.39, 0.54 of the value of the health dimension, 0.64 of the value of the dimensions of education, social and human dimensions, and da'wah, respectively with a value of 0.55, 0.68. With this value, Mekarsari Village is considered to receive funding from the ZCD program, where the program's priority is the economic empowerment of the *mustahik* community. Research by [Fadilah, Memunah, and Hernawati \(2019\)](#) analyzes community empowerment aspects through the ZCD program. It was concluded that the ZCD program could be carried out through a mentality-building process, group activities, and building community capacity. Moreover, ZCD can be done through competency identification and community social mapping.

This study aims to analyze the planning, implementation, and supervision of the Zakat for Community Development program to address poverty problems in Bengkulu province. The object of this research is productive zakat management in the Zakat for Community Development program. In contrast, the research subject is the National Zakat Agency (BAZNAS) Bengkulu province. This research uses a qualitative approach through case studies. Qualitative research seeks to see what phenomena are experienced by research subjects such as behavior, perception, motivation, action, etc., holistically, and are described in the form of words and language, in a special natural context using natural methods ([Moleong, 2004: 6](#)). This approach is used to explore, analyze, and describe research data regarding planning, implementation, and supervision to distribute productive zakat. Meanwhile, case studies are used to measure the Zakat for Community Development program's potential in poverty alleviation efforts in Bengkulu. Where research data is obtained directly in the field (field research), researchers get concrete data to answer the research objectives ([Hadi, 2001: 66](#)).

Data collection was carried out through observation, interviews, and documentation techniques. Observations are made by observing the management of productive zakat from planning, implementation to supervision. Interviews were conducted to explore research data. Interviews were conducted with *mustahiks* who received the Zakat Community Development (ZCD) program in the three program recipient areas in Bengkulu. Meanwhile, documentation is carried out in the process of collecting supporting data relating to the research objectives.

This research is descriptive in nature, which describes the existing

conditions at the research location following the research problem. Descriptive research is a method used to look for the elements, characteristics, properties of a phenomenon (Suryana, 2010: 20). The data analysis technique uses the Miles and Huberman technique, where the data analysis is carried out interactively and continues to completion so that the data is saturated. Data analysis activities are data reduction, display data, and conclusion drawing/verification (Sugiyono, 2005: 92). Data reduction is obtained by collecting, selecting, and categorizing data according to research objectives. Data presentation is done by organizing research data to find patterns of relationships. Verification is carried out by drawing conclusions that refer to the research objectives, namely the planning, implementation, and supervision of the Zakat for Community Development program to manage productive zakat to alleviate poverty.

RESULT AND DISCUSSION

Productive Zakat: Principles of ZCD Management and *Caturdaya*

The term management comes from English; namely, management comes from the root word manage, which means control, which means success. Meanwhile, management can be defined as planning, organizing, implementing, and controlling to achieve predetermined goals. According to Henry Fayol, management can be defined as a process of planning, organizing, actuating, and controlling in achieving organizational goals by using human resources and other resources (Shoelhi, 1995: 37).

Meanwhile, David R. Hampton defines management as a series of planning, organizing, leadership, and controlling functions (Hampton, 1977: 42). On the other hand, Fremont E. Kast and James E. Rosenzweig said that management could not be separated from the organization as a unit. Both agree that management is a science that teaches integrated steps and ways of utilizing the power of others to achieve organizational goals (Kast & Rosenzweig, 1985: 3-4).

Meanwhile, zakat management can be defined as planning, organizing, mobilizing, and controlling the collection, distribution, and utilization of zakat (Law Number 38 of 1999). Zakat has a significant meaning in the struggle of the Indonesian nation to expel the invaders. This is based on the fact that zakat funds are a source of funds in the struggle to expel the Dutch colonialists. In 1893 the Colonial Government stated Bijblad Number 1892 regarding the colonial government's policy regarding zakat. After Indonesia's independence, the government issued Regulation

of the Minister of Religion No. 4 of 1968 concerning the Body / Amil Zakat Establishment. However, this PMA was withdrawn before it was implemented. Finally, the government is willing to issue Legislation, although only at the level of Joint Decree No. 29 and No. 47 of 1991.

The growth of zakat in Indonesia increased significantly when [Law no. 38/1999](#) was passed by the government. Based on this law, zakat can be managed by zakat institutions established by the government (Badan Amil Zakat) and zakat institutions established by the community (Lembaga Amil Zakat). However, major changes to the regulatory framework on zakat in Indonesia occurred when [Law no. 38/1999](#) is changed to [Law no. 23/2011](#) concerning Zakat Management. One of the things that are quite important in this law is the existence of regulations regarding the National Zakat Agency (BAZNAS) as the coordinator of national zakat management. Thus, the National Zakat Agency (BAZNAS) is a zakat management organization formed by the government under the mechanisms and mandates of [Law Number 23 the Year 2011](#).

[Law No. 23/2011](#) is the basis for the implementation and management of zakat in Indonesia. The management of zakat aims to increase the effectiveness and efficiency of services in managing zakat and increase the benefits of zakat for realizing community welfare and poverty alleviation (Article 3). The article explains that BAZNAS is appointed as a non-structural government institution independent and accountable to the President through the Minister of Religion (Article 5). In general, BAZNAS has two main tasks: first, managing the entire zakat system, which includes planning, implementing, controlling the collection, distribution, and utilization of zakat and reporting and accountability for the implementation of zakat management. Furthermore, the second, to carry out all zakat management organizations (OPZ) in Indonesia.

Other regulations related to zakat management in Indonesia are contained in Government Regulation (PP) No. 14/2014 and Presidential Instruction (Inpres) No. 3/2014. PP No. 14/2014 set BAZNAS to have the highest member of BAZNAS appointed by the president. On the other hand, Presidential Instruction No. 3/2014 requires all ministries, state-owned companies (BUMN), and all government agencies to pay and collect their zakat through BAZNAS. Furthermore, the Decree of the Minister of Religion (KMA) No. 333/2015 has also compiled a classification for the official Amil Zakat Institution (LAZ).

At least, there are three categories of Amil Zakat Institutions, namely

(1) National LAZ (if the zakat collection reaches IDR 50 billion); (2) Provincial LAZ (if zakat collection reaches IDR 20 billion) and (3) Regency / City LAZ (if zakat collection reaches IDR 3 billion). These regulations are formed to increase the development of zakat in Indonesia and the contribution of zakat to the development of the national economy. For the flow of zakat institutional structures in Indonesia ([Center for Strategic Studies BAZNAS, 2017](#)).

The principles or management of zakat that must be carried out by BAZNAS refer to the Decree of the Director-General of Islamic Community Guidance and Haj Affairs No. D / 291 of 2001, among others, are as follows: First, the principle of independence, which means being impartial and not dependent on certain people or institutions, BAZ can more freely provide accountability to the community. In this case, it is called muzakki. Second, the principle of neutrality means that BAZ is a government-owned institution, which means that the Amil Zakat Board must stand above all groups, not only benefit certain groups. Third, the principle of non-discrimination, in which the distribution of zakat funds cannot be based on race, ethnicity, and class differences. However, zakat distribution is based on shari'ah rules. It can be accounted for both to the government both in Syarikat and managerial manner. Forth, the principle of non-political practice. This means that the board of the Amil Zakat Board should not be involved in practical politics. This is done to build public trust for zakat managers and not use the Amil Zakat Board as a political tool.

BAZ and LAZ apply these four principles to increase community development and trust as an organization aiming to alleviate poverty. One of the community empowerment programs at the National Zakat Agency (BAZNAS) is Zakat for Community Development. Formally, the Zakat Community Development (ZCD) program is a community empowerment program by integrating social aspects (education, health, religion, environment, and other social aspects) and economic aspects in a comprehensive manner whose funding comes from zakat, infaq, and sadaqah ([Puskabaznas, 2017: 112](#)).

The ZCD program includes community development activities in various aspects of life. People who have empowerment in education, health, economy, and religious life can be realized, called "Caturdaya Community". Caturdaya community in the ZCD Program is the main element and is related to one another. Thus, the community can be

categorized as a prosperous and independent society if it has fulfilled these four powers.



Source: Puskabaznas, 2017

Figure 2. Caturdaya Prosperous and Independent Communities

Figure 2 above shows the community resources in the ZCD program. This program is carried out with an integrative approach through coaching, development, and community empowerment in social and economic aspects. Independent and prosperous community orientation is built through four main pillars: empowerment in education, economy, religion, and health. *Caturdaya* Community in the ZCD program is built to realize community independence, hoping that the community initially was a *mustahik* would turn into a *munfiq*.

Managing and implementing the ZCD program consists of six principles: Community-based, Islamic Shari'ah, Participation, Benefits, Sustainability, and Synergy. These six principles must be in the concepts and stages of program implementation and embedded in program managers and participants.



Source: Puskabaznas, 2017

Figure 3. Principles of the Community Development Zakat Program

Figure 3 above shows the Community Development Zakat program's principles, which can be described as follows: first, Community-based. The ZCD program is implemented with the target *mustahik* / beneficiaries gathered in a geographic area or a place due to special conditions and in various forms of mutually agreed upon activities. The second, Islamic Shari'ah. The ZCD program is implemented based on Islamic law provisions in the distribution (*tasharruf*) of zakat. Third, participation. The ZCD Program's implementation directly involves the *mustahik* / beneficiaries from the planning stage to the implementation stage. *Mustahik* / recipient is the actor (subject) and not the object of the program.

Fourth, the benefits. Providing maximum added material and non-material value to the *mustahik* / beneficiary. Fifth, sustainability. The ZCD program is implemented in stages over a certain period of time and with interrelated activities towards achieving program objectives. Sixth, Synergy. The ZCD program is an open program for various parties involved in funding and management as a form of cooperation in virtue and piety (*ta'awun 'alal birri wa taqwa*).

The main objective of the ZCD Program is "The realization of a Prosperous and Independent Society." This is done by fostering awareness and concern for *mustahik* / beneficiaries about quality life, fostering

participation towards community independence, fostering community socio-economic networks, and creating sustainable empowerment programs in realizing welfare and community independence. ZCD is a productive distribution of zakat through a community approach. The community approach is a community group approach that is organized and has similar activities. In contrast, a regional approach is a location approach as a program target with geographic and demographic problems as well as an approach to the program target area according to community conditions, whether urban, rural, mountainous or coastal, which clearly require different handling (Nurhasanah, 2019: 171). ZCD is oriented towards changing people's living conditions in order to get out of poverty. ZCD is carried out to empower people in dire need and people who have excess wealth (Lestari & Tikawati, 2019: 65). So that justice can be realized between people in the condition of *Mustahik* and the community as *munfiq*.

ZCD is formulated through community empowerment and empowerment efforts directed at productivity. ZCD is oriented towards the realization of productive distribution of zakat funds. This productivity is carried out by means of mapping, coaching, mentoring and developing the potential of the local community through the creation of the creative industry. Operationally, this is done by creating superior community / community products, so that this empowerment leads to efforts to build the economic aspect of society based on the needs and abilities of the community (Susilawati, Sunarto & Rohimin, 2019: 193). ZCD positions zakat as an empowerment instrument that must be continuously conveyed and practiced so that it becomes a necessity in community development. In other words, zakat as an economic instrument of the *ummah* has a significant role in the process of transmitting or disseminating Islamic treatises (Rosidi & Amin, 2019: 87).

Productive Zakat Planning through Zakat Community Development

Regarding planning, the author will first synchronize the planning done by BAZNAS for the Zakat for Community Development program with what is happening in the field. Before describing what plans *mustahik* do after receiving assistance through the Zakat Community Development program, this is important to explain. In particular, this is to determine whether the target residents who get ZCD are following what has been planned by BAZNAS.

In ZCD planning, target recipients are divided into two sections of

the community. First, region-based communities, and second, socially based communities. Area-based communities include people living in rural areas and coastal areas, including certain entities such as pesantren and orphanages. Moreover, there are additional requirements set for social-based communities, namely the number of poor people above 50% or the area is indicated to be in the highest level of food insecurity, aqidah, and the potential for natural disasters (Dirjen Bimas Islam, 2013: 98). Meanwhile, social-based communities include people with needy, poor, or converts in *mustabik* zakat. There are no additional requirements in a social-based community. According to Islamic law, it must meet the criteria for the needy and poor, which have been determined by various criteria and measures.

Both groups can get the ZCD program by agreeing to the stipulated conditions. The development of the ZCD must focus on the needs of the *mustabik* to make the right clusters to develop and fulfill the basic needs of the *mustabik*. The planning set by BAZNAS regarding the ZCD program seems to be following what is happening in the field. The sources that the author met in the field belonged to the two communities.

After a depth interview was conducted with ZCD recipients, before getting the ZCD program, they were included in the absolute poverty cluster. Their total income could not meet the minimum needs (Kartasamita, 1996: 20). For example, the interviewed informants are a single parent who struggles to support three children, and WL, who is in her 50s, helps her husband to struggle to provide for his basic daily needs. The informant said that most friends who received zakat funds in community empowerment had professions belonging to the poor or the poor.

WL, one of the *mustabik* said that:

"I got information about BAZNAS assistance from fellow fried food sellers, then I came to BAZNAS and was asked to create a business group accompanied by my husband, and I filled out a form given by BAZNAS employees, and then my group and I got a home-surveyed, a few weeks later my group leader is being called by BAZNAS Bengkulu Province and asked the group and us to come to the Bengkulu Province BAZNAS office beside the Baitul Izzah Padang Harapan Mosque "(Interview Result, 17 July 2019).

Based on the interviews and observations, the planning carried out

by BAZNAS for the ZCD program can be said to be suitable for the targets. It is just that in the socialization process, several things can be criticized. This is because the plan that has been prepared in such a way will not be optimal without being balanced with a well-developed socialization plan. Some *mustabiks* know about ZCD programs by word of mouth. For example, DJ (one of the informants) admitted that he was invited by IS and IH, his neighbors, to complete the requirements. Then IH submitted the requirements to BAZNAS. Likewise, Mrs. LM admitted that her neighbor DL was invited to form a business group to obtain business funding assistance from BAZNAS Bengkulu.

After synchronizing the planning of BAZNAS with what is happening in the field, the researcher will describe what plans *mustabik* does after receiving assistance. Planning is an important thing in the form of activities carried out to achieve certain goals. In this case, it aims to improve the welfare of the *mustabik*. As for *mustabik* get assistance from ZCD, in general, there are three plans they carry out, namely:

First, determination of effort. *Mustabik* plans assistance to increase capital and improve facilities. The majority of these funds *mustabik* plan and possible to increase the business capital that has been implemented. SS, for example, when receiving assistance from the ZCD program, admitted that:

"I use the capital properly to buy materials and not use it for other purposes. Yes, I'm just frugal so that the increased business capital will still exist and can develop. I use this additional mode to buy directly from chicken breeders in Betungan in Tambak Sari Village, so the price is cheaper" (Result of the interview on 10 July 2019).

The funds that *mustabik* gets from ZCD are maximally utilized to increase capital and improve infrastructure. Services and facilities are important things which are then related to increasing people's buying interest. Efforts to fulfill these facilities and services are carried out by analyzing solutions related to the strengths and weaknesses of *Mustabik*. The strengths and weaknesses that *mustabik* have are evaluated, formulated solutions, and applied to solve the problem. For example, SS, after evaluating the strengths and weaknesses, the plan solution he found was to buy new equipment, so that it is expected to increase sales.

This was confirmed by a *mustabik* named SH, a lotek seller who said that to start selling, I had to buy new equipment to keep the equipment used, and the food sold because of the plates' cleanliness and the food-

making process was one of the main attractions in increasing consumer purchases (Interview results on July 15, 2019).

In another case with informants DJ and RR, *Mustabik*, who received assistance from BAZNAS Bengkulu province, said that assistance from BAZNAS would be used as capital to develop a fried business because selling fried food was promising for businesses with small capital. He stated that

"With the help of BAZNAS Bengkulu Province, I was able to sell fried food using a cart. So that the cart is for my husband to run" (Interview Result on 17 July 2019).

From some of the interviews above, it is concluded that the assistance provided by the Bengkulu Province National Amil Zakat Agency is beneficial for *mustabik*. In the form of additional capital, business development, and cart assistance for *mustabik* who are just starting a business. Especially for the *mustabik*, who works as a fried merchant, he sees that the fried business is promising and needs to be developed. So that with the assistance of business capital from BAZNAS, it will be able to help *Mustabik* develop their business.

Second, increasing competence. *Mustabik* learns to plan online or in-person with experts to improve the taste. Learning new things certainly plays an important role in the business sector and the life of the *mustabik*. Learning will increase self-confidence and also develop a better *mustabik* personality. Additional financial assistance received by *mustabik* encouraged them to study. The funds are partially set aside to pay tuition fees.

One of the informants, RR, as one of the *mustabiks* who received BAZNAZ funding, learning about making dawet ice is learning to make it and learning how to make a taste that is in demand by buyers. LM informant, one of the roasted meatball traders, said that some of the aid funds were used to use it following the proposed business plan, namely selling and developing a meatball business that had been previously practiced. The development he has done is in the form of learning to make meatball spices and improve the taste of the meatballs so that they feel able to compete with other meatball traders.

In addition to increasing taste, the learning that *mustabik* does will certainly affect the competitive and positive culture in his environment. Proper learning will greatly affect the progress of the *mustabik* in the future. Conditions like this are under human nature and imperatives which are

encouraged to continue learning. This is as the word of Allah SWT in Surah Al-Alaq verse 1. Allah SWT confirms that Allah SWT will elevate people who learn. This is in line with what *mustabik* have planned so that it is expected to affect improving the economic situation in the future.

Third, improving services. The important thing to improve a seller-customer relationship is, of course, service. No matter how good the product is, no matter how good the food is, if the service is bad, then everything will be meaningless. Service is the main face. If the service is bad, then his face will be bad. Conversely, if the service is good, the face will be good. Poor service will hamper the continuity of the *mustabik*'s business.

This is what was done by one of the *mustabik* IN, a cricket breeder who received funding assistance from BAZNAS, who said that improving services to buyers was like promoting a friendly attitude to potential buyers, even the prospective buyer did not necessarily buy or not buy his merchandise. Unlike the case with other *mustabik*, which states that friendliness and communication skills in building relationships with prospective buyers are important and become the main attraction of potential buyers to buy their wares. He admitted that friendliness and good communication were the drivers of increased sales.

Mustabik's strengths and weaknesses were different, so his plans differed in applying for assistance from ZCD. However, according to the author, the plans that *Mustabik* carried out after receiving ZCD's assistance were the right steps. Because to ensure quality depends on the capital, facilities, infrastructure, cleanliness, taste, and service that *mustabik* invested. In this case, *mustabik* need to carry out and evaluate the plans made.

The author assesses that *Mustabik* is serious about getting ZCD assistance. Because basically, the intention of the majority of *mustabiks* to change the living economy is huge, but there are several factors such as knowledge of how to process a business and lack of capital to start a business. However, because the *mustabik* intended to change the economy of life, when there was information about financial assistance by BAZNAS, they tried to find information by asking people who were considered to know or directly coming to the BAZNAS office.

After getting enough information, *mustabik* begins to fulfill the procedures and requirements set by BAZNAS, such as filling out forms, creating business groups with a minimum number of 5 people and a

maximum of 10 people, etc. Although many do not fully understand how to get funds and complete the requirements requested, BAZNAS always provides information to those who need it. In this case, BAZNAS collaborates with the Kelurahan in disseminating information and providing capital assistance.

Technically, after all the requirements are deemed sufficient, including group members, BAZNAS conducts a direct survey of the *mustabik* location to ensure that they are truly eligible for ZCD venture capital assistance. After the survey process is carried out, those deemed eligible to receive BAZNAS will ask for capital and given capital according to business needs, with a minimum amount of between 1 and 3 million. After that, the *Mustabik* must pay 50 thousand to 100 thousand rupiah in installments per month. With these installments, many *mustabik* consider this a loan fund. However, what actually happened was that BAZNAS kept the funds in installments and gave them back to the *mustabik*, plus new funds every month. It is intended that *mustabik* have a sense of responsibility and have the motivation to advance their business.

Planning is related to management systems and role strengthening (Amymie, 2017). The planning of zakat funds is oriented towards the realization of the progress of the *mustabik*. Of course, the management system in planning refers to the main objective being carried out. In this case, the utilization and empowerment of zakat through the ZCD program is oriented towards realizing a prosperous and independent society. Operationally this orientation is directed at achieving sustainable and sustainable community resources. This means that all zakat fund planning management processes aim to increase the productivity of the *mustabik*, thus creating changing social conditions.

Implementation of Productive Zakat through ZCD

This implementation is closely related to the plan that *mustabik* had previously set. This means carrying out the plans that have been made. In the implementation that was carried out, most informants said that they did not have significant technical obstacles in implementing the business plan with the assistance of ZCD. In implementing the ZCD program, the productive empowerment program requires three dimensions. First, enabling, which is the dimension of creating a healthy climate to give positive encouragement to *mustabik*. Second, empowering, namely strengthening the potential of the existing *mustabik*. Third, protecting,

which is to provide protection for those who have weak potential so that competition remains healthy (Tulus & Londa, 2014: 94).

Based on the results of observations and interviews, it was found that *Mustabik* had done everything planned. Improve infrastructure, taste (learning), and services. Meanwhile, planning obstacles occur due to temporary situations and conditions. For example, the SG informant admitted that he sometimes forgot to provide friendly service to customers because of the large number of chicken buyers. Thus, planning in the customer service process becomes distorted by these conditions. SG said that he had to be more careful in serving consumers and be more active in marketing his products to open branches or sales stalls in a wider market.

In the researcher's view, this is related to the level of commitment weakness. Based on observations, many of the *mustabiks* do not yet have a strong commitment to planned plans. With a lack of commitment, plans are sometimes neglected. Weak commitment is *Mustabik's* main problem in implementing the ZCD program. It is not a technical problem, but this weak commitment is a major problem that must be resolved immediately. Initially, *Mustabik* was excited to plan many things. The first day is still carried out. The next day it is still carried out, although it is not as disciplined as the previous day. However, the next day the implementation was negotiated. And so on, they have not carried out their plans, and even *mustabik* have been looking for reasons to carry out their plans tomorrow. The day finally came when *mustabik* forgot all the determination and enthusiasm accumulated since the beginning.

In fact, a strong commitment will have a positive effect on one's performance and, of course, have an effect on the results obtained. Organizational commitment shows a positive and significant influence on someone's performance (Ghorbanpour, Hasan & Heyrani, 2014: 199-209). The weak commitment of *mustabik* is a practical implication of the inconsistency of monitoring carried out by BAZNAS. The supervision process is not strong enough to make *Mustabik* neglect the previous planning process.

However, *Mustabik* stated a change from the economic side after receiving ZCD assistance from BAZNAS. The informant admitted that his income had increased, although it was not significant enough. With this increase in income, *mustabik* can increase his business and meet his daily needs. Thus, the authors consider that the ZCD goal of poverty alleviation has indirectly been achieved.

"Alhamdulillah, from 2 p.m. until evening, sometimes I get around two hundred thousand in payments, I manage it again for capital to sell the next day. I try to buy a stall so that if it rains, I can still sell comfortably because if it is on the side of a road like this, it often causes a little traffic jam. Yes, every day, I can get a profit of 100 thousand to 200 thousand rupiahs. Alhamdulillah, income has increased, but there are ups and downs too, a month you can collect 4 million rupiahs (Results of interviews with YS, SG, DJ, RA, and SM, on 14-17 July 2019)

The increase in *mustabik*'s income is closely related to lifestyle. An excessive lifestyle will affect the slow welfare of the *mustabik*. Therefore, BAZNAS still needs to carry out education regarding fund management and maintaining commitment, lifestyle, and other social issues on an ongoing basis. BAZNAS, through the ZCD program, can encourage *mustabik* to be more enthusiastic and increase income.

Supervision of Productive Zakat through ZCD

Supervision is carried out by determining performance measures and taking actions that can support the expected results following those stipulated in the planning. Although it was not routine, BAZNAS conducted monitoring and then evaluated and provided input to the *mustabiks*. The DJ informant said that the supervision carried out by BAZNAS was carried out in the form of reviewing and checking the location. Generally, site inspections and checks are carried out only occasionally. Moreover, other monitoring processes are carried out by asking questions about business conditions and developments. Another informant, SM, stated that the arrival of the supervisory officer from BAZNAS was uncertain. Generally, officers come to see and provide motivation in running the *mustabik* business.

In this case, the supervision of BAZNAS serves to determine whether there has been a deviation after receiving the ZCD program. Moreover, supervision is also carried out to provide input and improvements so that the ZCD program becomes more effective and efficient. Supervision of productive zakat is carried out to ensure the quality of all funding resources channeled and distributed properly. Supervision is also to ensure that all activities carried out are following what *mustabik* has planned. Thus, the *caturdaya* orientation in the ZCD program can be

achieved by increasing the welfare of the *mustahik*.

This was confirmed by the Chairperson of the BAZNAS Bengkulu Province that BAZNAS, as the official institution that deals with zakat issues in Bengkulu Province continues to improve services. However, the limited number of employees also affects excellent service to the community. *Mustahik*, who has received assistance, is given continuous supervision so that his business can develop. However, BAZNAS has not been able to do this optimally. The cause is the lack of Human Resources (HR) in the BAZNAS environment of Bengkulu Province. So, this causes a broken link. In the end, the funds received by the *mustahiks* were not fully utilized optimally because supervision of the plan and its implementation was still low.

The lack of evaluation will have an impact on the sustainability of *mustahik's* business. Therefore, monitoring and evaluation are essential to be carried out by BAZNAS, either directly or indirectly. Based on the author's observations, it was found that several *mustahik* businesses were underdeveloped and in place—some switch to opening other businesses and cannot yet be categorized as successful. However, overall, productive zakat empowerment through the ZCD program in Bengkulu can be said to have achieved the main goal. This is evidenced by an increase in income from *mustahiks*. This revenue increase will only occur in the short term if it is not accompanied by supervision and business development in the long term. Thus, the role of BAZNAS in continuous supervision and education is significant as a continuous effort so that it will have an impact on increasing the business results of the *mustahik*.

The management of productive zakat as part of Islamic da'wah must be carried out in a planned, directed, and measured manner. The realization of this productive zakat management is one of the important aspects of Islamic da'wah, which can deliver the object of da'wah to the internalization and actualization of Islamic teachings. so that efforts to transmit this Islamic treatise lead to a transformation of social conditions following Islamic values. Productive Zakat management as a solution to poverty problems is carried out through planning, implementation, and supervision based on the community's conditions and needs. This is done by setting goals, planning actions and actions, establishing procedures, mapping areas, and distributing and empowering communities (Mustopa, 2018).

This productivity can be seen from the activism within the *mustahik*. This activism manifests in terms of thought, individual change, and on a

broader scale in society's presence of changes. In this case, society's expected transformation is a change in knowledge, beliefs, rituals, experiences, and commitments (Rustandi, 2020: 319). Lack of *mustabik*'s knowledge of public economic development will hinder this process of change. Likewise, low levels of confidence, lack of experience and weak commitment to turn into obstacles that must be anticipated and resolved. Thus, productivity-oriented zakat funds do not stop at the consumptive aspect of fulfilling *mustabik*'s needs. It is important to carry out sustainable, continuous, and periodic mapping, planning, implementation, and supervision of all stakeholders managing zakat funds to create committed and consistent conditions from upstream to downstream, from concept to implementation, from plan to action. In the end, conditions for a productive, empowered, and competitive society will be created. This is the essence of productive zakat management as a means of actualizing Islamic da'wah.

CONCLUSION

Based on the research results, it is found that: First, the productive zakat planning process in the ZCD program tends to be good. Broadly speaking, there are three plans made by *mustabik* after receiving ZCD assistance, namely strengthening business, increasing competence, and improving services.

Second, the implementation carried out by the majority of *mustabik* said it was going according to the predetermined plan. This implementation obstacle arises due to a weak commitment to carry out the plan. In this case, the commitment will positively affect *mustabik*'s performance and, of course, affect the results obtained. Moreover, the *mustabik* obstacle in business development is that the capital assistance provided by BAZNAS is still minimal, namely around 1 - 3 million rupiah.

Third, although not routine in the monitoring process, BAZNAS has carried out monitoring, evaluating, and providing *mustabik* input in business development. The monitoring process carried out is incidental. Supervision aims to monitor and check the location of sales; in this case, supervision cannot be an integral part of coaching efforts. Thus, the increase felt by *mustabik* takes place not only on a short scale but is continuous and long-term oriented.

In general, the productive zakat management in the ZCD program carried out by BAZNAS in Bengkulu Province runs well and is based on

the needs and abilities of *mustahik*. The procedures and mechanisms for distributing productive zakat funds are carried out as appropriate as the rules and distributed on target to the *mustahik* as required by Islamic law. On an individual basis, the productive zakat distributed through the ZCD program can improve the welfare and independence of the *mustahik*. This can be measured by an increase in *mustahik*'s income, although it is not significant. From the planning aspect, the management of productive zakat fund is carried out by *musthiq* with an orientation to business development, competence and customer service. In the implementation aspect, obstacles occur due to the lack of commitment of *Mustahik* in implementing the zakat fund utilization plan. Meanwhile, the supervision aspect of BAZNAS still needs to be improved so that the supervision carried out is oriented towards mentoring and guidance to improve the welfare of the *mustahik* further. So that, like the ZCD power, there is a transformation of conditions from *mustahik* to *munfiq*.

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